



BONHOMME RICHARD'S ALMANAC

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"I have not yet begun to fight!"



DRUG PLANS POSE QUESTIONS FOR MEDICARE

By Milt Freudenheim

Americans took home some 2.8 billion prescriptions last year. They bought many of those medications as members of managed care drug plans run by pharmacy benefit managers, companies that arrange discounts from retail drugstores and often operate mail-order pharmacies on behalf of employer health plans. Now the pharmacy benefit management companies, or PBMs, which handle drug benefits for 200 million Americans, are being assigned an important role in widely discussed proposals to add a drug benefit to Medicare.

Supporters of a Medicare drug benefit, including President Clinton, believe that the pharmacy benefit managers could obtain discounts from pharmacists and rebates from drug makers for all Medicare beneficiaries. But pharmacy benefit managers are coming under increasing scrutiny. Justice Department officials are investigating possible illegal kickbacks.

State regulators are weighing concerns about the absence of oversight of the industry. And health care experts say that even for private companies, drug benefit managers have not been able to put a lid on surging costs. The savings from discounts that benefit managers get from drugstores are reduced by manufacturers' price increases and swept

away by intense customer demand for advertised drugs.

Nearly three in four Americans are in drug plans, but by the industry's count, drug spending is growing three times as fast as overall health spending, which rose about 6 percent in 1999. Drug expenditures will double in five years to \$200 billion and rise to \$300 billion by 2010 if the current pace continues, said C. Daniel Mullins, an economist at the University of Maryland.



Hull Technician Second Class Jerry Smith and Gas Turbine System Technician (Mechanical) First Class Victor Sarabia spent hours yesterday in the heat of the welldeck rewiring the right Foreign Object Damage screen for Landing Craft Air Cushion 75. (Photo by JO3 Laura C. Wiggins.)

MR. CLINTON IS STRATEGIST IN CAMPAIGNS

By Richard L. Berke

President Clinton has become a crucial behind-the-scenes player in the 2000 campaign, serving as a tactical adviser for House, Senate and gubernatorial candidates around the country. Although the spotlight has shifted to Vice President Al Gore and Hillary Rodham Clinton, Democrats portray the president's role as that of an enormously valuable Strategist in Chief.

They describe him as a sponge for absorbing political statistics, a skill that is all the more enhanced because he has run twice in all 435 congressional districts. And he brings his well-honed political instincts to bear while exerting the power of the presidency to elect Democrats. The president's advisers say that his passion for politics has never receded.

They also cite another reason for Mr. Clinton's deep involvement: He wants to burnish his own legacy with the election of Gore to succeed him, the installation of Mrs. Clinton as senator from New York and the

return of the House to Democratic control. Politicians and historians say they have never known of a president so deeply immersed in politics, or a White House that, even during a lame-duck period, was so focused on polls and electoral considerations.

Mr. Clinton's involvement in campaigns from coast to coast is extraordinary. He offers candidates pointers on television and radio advertising scripts, and he played a significant role in urging some prospects to run in the first place.

Mr. Clinton still convenes political meetings twice a month or so in the White House family quarters, assembling his top aides, some Cabinet secretaries and others to hash over how Democrats are performing and to look for ways to use his presidency to help candidates. "He is a full-time campaign manager at these meetings," one participant said.

BONHOMME RICHARD'S ALMANAC

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TUESDAY'S SITE TV SCHEDULE

CHANNEL 2

1200 MRS. DOUBTFIRE

1400 DICK

1545 PSYCHO

1740 187

2000 MY COUSIN VINNY

2200 HI-LO COUNTRY

2355 THE BEAUTICIAN AND THE BEAST

CHANNEL 6

1200 WING COMMANDER

1345 ELIZABETH

1545 TWIN DRAGONS

1720 THE OTHER SISTER

2000 THE BASE

2200 CRUEL INTENTIONS

2340 THE POSTMAN

TV SCHEDULE SUBJECT TO CHANGE
DUE TO OPERATIONAL COMMITMENTS

INTERNATIONAL NEWS

HARD-LINERS LOSE AGAIN IN IRAN

By Associated Press

In what appeared to be another crushing defeat at the polls for Islamic hard-liners, Iran's largest reform party said Saturday that allies of the moderate president swept 52 of the 66 legislative seats in runoff elections. The Islamic Iran Participation Front, which is run by the brother of President Mohammad Khatami, said that presidential allies repeated the clean sweep that they achieved on Feb. 10.

HEADLESS CORPSES DISCOVERED

By Associated Press

Troops on patrol near the former stronghold of a group of rebels made a grisly discovery Saturday; two headless bodies buried in a shallow grave. The corpses were the first evidence that the Abu Sayyaf rebels actually beheaded two of their Filipino hostages, as they had claimed last month. Soldiers near the former camp in Basilan province dug up the two male bodies.

LEADER CRITICIZES PEACE STRATEGY

By Barbara Crossette

The president of Zambia said that the 200 Zambian peacekeepers taken hostage in Sierra Leone had been deployed too quickly into unknown territory with out-of-date maps and a shortage of vital equipment.

The Zambian troops form the majority of the 300 soldiers taken hostage last week in the West African country, where the United Nations has sent an 8,300-member force to keep peace after eight years of civil war. President Frederick Chiluba criticized obliquely the commander of the peacekeeping force, Maj. Gen. Vijay Kumar Jetley of India.

SPORTS

BASEBALL SCORES:

BOSTON	9	TAMPA BAY	7
BALTIMORE	7	NY YANKEES	6
CLEVELAND	10	TORONTO	8
KANSAS CITY	12	CHI. WHITE SOX	8
MINNESOTA	4	DETROIT	0
OAKLAND	7	TEXAS	6
SEATTLE	8	ANAHEIM	2
FLORIDA	3	NY METS	0
PHILADELPHIA	7	ATLANTA	4
CINCINNATI	9	ST. LOUIS	7
MILWAUKEE	9	MONTREAL	4
PITTSBURGH	11	CHI. CUBS	3
ARIZONA	8	SAN DIEGO	1
HOUSTON	14	LOS ANGELES	8

BASKETBALL SCORES:

MIAMI	87	NEW YORK	83
(MIAMI LEADS SERIES 1-0)			
PORTLAND	94	UTAH	75
(PORTLAND LEADS SERIES 1-0)			
LA LAKERS	105	PHOENIX	77
(LA LAKERS LEAD SERIES 1-0)			

HOCKEY SCORES:

PHILADELPHIA	6	PITTSBURGH	3
(PHILADELPHIA LEADS SERIES 3-2)			
DALLAS	4	SAN JOSE	1
(DALLAS WINS SERIES 4-1)			

LATE-NIGHT CAMPAIGN

By Peter Marks

Sometimes, even the professionals have to avert their eyes. "I could barely watch it," said Vance DeGeneres, a veteran comedy writer and performer.

The "it" was that after weeks of goading, Gov. George W. Bush of Texas agreed to appear on "The Late Show With David Letterman." The encounter was a disaster for the Republican presidential candidate. Bush, hampered by the split-second time delay, offered one lame quip after another, including a strained pun about Letterman's recent heart operation.



Power Payment Plan Worksheet

Instructions:

Use this worksheet to create your personal power payment plan. Follow these steps, using the example given below as a guideline:

- A. Where do you get extra money to make power payments? The most logical place is in your regular monthly budget. Carefully prioritize and cut back on any unnecessary items to come up with an extra sum of money.
- B. Plan to pay at least the minimum monthly payment for each bill.
- C. Take the smallest bill and try to pay a set amount (\$10, \$20, \$35 for example) in addition to the minimum monthly payment until the bill is paid off. You will feel more successful if you start paying on the smallest bill first!
- D. After the first bill is paid, shift the amount of that payment onto the next largest bill to create another power payment.
- E. As you decrease the balances on your bills, your creditors will usually reduce the minimum amount due. Ignore the reduction. Keep your payments at the same amount or your pay-off date will be delayed and you'll end up paying more interest.
- F. When all power payments are completed, simply make the same payments into a savings account and watch your money grow!

Example:

1. Mary was able to find an extra \$10 in her budget to make a power payment of \$50 on her \$40 minimum monthly Visa bill, the smallest of her debts.
2. When Visa was paid off, she shifted the \$50 onto her \$25 per month Sears bill for a \$75 power payment.
3. When Sears was paid off, she shifted the \$75 onto her \$65 per month bank loan, the largest of her debts, for a \$140 power payment.
4. Since the bank loan was the last of her debts, Mary began to put the \$140 into savings every month and was pleased at how quickly her money grew by earning interest rather than having to pay interest!

Mary's Power Payment Plan:

(This does not reflect interest paid.)

[illegible]